

Information to identify the case:

Debtor 1	<u>Sandra Sue Clark</u>	Social Security number or ITIN	xxx-xx-1080
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21470-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra Sue Clark

12/4/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Sandra Sue Clark
DebtorCase No. 16-21470-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db +Sandra Sue Clark, 2250 Moody Ridge Road, Vincent, OH 45784-5185
 r +Michelle Miller, Howard Hanna Real Estate, 451 Hyde Park Blvd., Leechburg, PA 15656-9417
 14215347 +Agway, 145 N. Butler Street, Saxonburg, PA 16056-9545
 14215348 +Barry Gresh, P.O. Box 427, Revloc, PA 15948-0427
 14215351 +Citizens Bank, P.O. Box 42010, Providence, RI 02940-2010
 14215352 Citizens Bank of Pennsylvania, c/o Daniel J. Birsic, Esq., One Gateway Center,
 Ninth Floor, Pittsburgh, PA 15222
 14215353 +Dave Cedzo, 177 Brose Road, Cabot, PA 16023-9746
 14215356 +Jim Reimer, 134 Winfield Road, Sarver, PA 16055-8507
 14215357 +Justin Monrean, 2526 Pumpstown Road, Fairmount City, PA 16224-3306
 14215358 +Kassie Reichard, 1241 Martin Road, Kittanning, PA 16201-9031
 14215360 +Kristina Dulashaw, 284 Fairview Lane, Derry, PA 15627-3610
 14215361 +Mary Deliman, 1680 Banning Drive, Dawson, PA 15428-1024
 14278482 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14215363 +Paul Pillart, 115 Bessemer Street, Tarentum, PA 15084-8549
 14215365 +Rachel Acken, 260 McGrady Hill Road, Butler, PA 16002-9304
 14231254 +Saxonburg Agway, 145 N. Butler Street, Saxonburg, PA 16056-9545
 14215366 Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
 14215367 +Sportsmen Guide Card, P.O. Box 659569, San Antonio, TX 78265-9569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2019 02:54:07 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14215349 EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One Bank, P.O. Box 5155,
 Norcross, GA 30091
 14240118 EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14272571 EDI: BL-BECKET.COM Dec 05 2019 07:38:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14215350 EDI: CHASE.COM Dec 05 2019 07:38:00 Chase, P.O. Box 15123, Wilmington, DE 19886-5123
 14215354 EDI: IRS.COM Dec 05 2019 07:38:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 14215359 E-mail/Text: bncnotices@becket-lee.com Dec 05 2019 02:53:40 Kohls, P.O. Box 2983,
 Milwaukee, WI 53201-2983
 14215362 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2019 02:54:07 PA Dept. of Revenue,
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
 14278193 EDI: PRA.COM Dec 05 2019 07:38:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14243439 EDI: Q3G.COM Dec 05 2019 07:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Mortgage, A Division of PNC Bank, National Ass
 14215364 PNC Mortgage, PO Box 6534, NY 11083-1000
 aty* +Kristina Dulashaw, 284 Fairview Lane, Derry, PA 15627-3610
 14215355* +Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue,
 Pittsburgh, PA 15222-4107

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 28

Date Rcvd: Dec 04, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Dai Rosenblum on behalf of Plaintiff Sandra Sue Clark Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Debtor Sandra Sue Clark Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National
Association bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National
Association bkgroup@kmlawgroup.com
Matthew R. Schimizzi on behalf of Attorney Kristina Dulashaw mrs@schimizzilaw.com,
G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7